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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	HAROLD BEARD	§ §	Case No.: 08-00168
	JOHNETTA ELAINE BEARD	§	
		§	
		Š	
	Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/04/2008.
- 2) This case was confirmed on 03/27/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. \S 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/01/2009.
 - 5) The case was dismissed on 10/15/2009.
 - 6) Number of months from filing to the last payment: 20
 - 7) Number of months case was pending: 25
 - 8) Total value of assets abandoned by court order: NA
 - 9) Total value of assets exempted: \$ 41,104.00
 - 10) Amount of unsecured claims discharged without payment \$.00
 - 11) All checks distributed by the trustee to this case have cleared the bank.

UST Form 101-13-FR-S(9/01/2009)

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Receipts: Total paid by or on behalf of the debtor Less amount refunded to debtor NET RECEIPTS	\$ 11,850.00 \$.00 \$ 11,850.00		
Expenses of Administration:	• • • • • • • • • • • • • • • • • • •		
Attorney's Fees Paid through the Plan	<u>\$ 3,484.00</u>		
Court Costs	<u>\$.00</u>		
Trustee Expenses and Compensation	<u>\$ 897.89</u>		
Other	\$.00		
 TOTAL EXPENSES OF ADMINISTRATION	\$ 4,381.89		

\$ 16.00

Scheduled Creditors:							
Creditor Name	<u>Class</u>	Claim Scheduled	Claim Claim Asserted Allowed		Principal Paid	Int. Paid	
US CELLULAR	UNSECURED	275.00	NA	NA	.00	.00	
PORTFOLIO RECOVERY A	UNSECURED	3,904.00	3,904.73	3,904.73	316.47	.00	
SPIRIT OF AMERICA NA	UNSECURED	561.00	561.09	561.09	45.48	.00	
AUTO DEFCY	UNSECURED	NA	NA	NA	.00	.00	
PORTFOLIO RECOVERY A	UNSECURED	6,873.00	6,729.69	6,729.69	545.44	.00	
THROUGH THE COUNTRY	UNSECURED	183.00	NA	NA	.00	.00	
US DEPT OF EDUCATION	UNSECURED	4,813.00	5,075.68	.00	.00	.00	
VERIZON WIRELESS	UNSECURED	1,226.00	1,226.63	1,226.63	99.42	.00	
JEFFERSON CAPITAL SY	UNSECURED	NA	752.60	752.60	60.99	.00	
PORTFOLIO RECOVERY A	UNSECURED	415.00	440.85	440.85	35.73	.00	
PAMELA MONTGOMERY	OTHER	NA	NA	NA	.00	.00	
TRESSA MCNEAL	OTHER	NA	NA	NA	.00	.00	
ROUNDUP FUNDING LLC	UNSECURED	692.00	648.55	648.55	52.57	.00	
ORANGE LAKE COUNTRY	SECURED	15,467.00	14,786.11	.00	.00	.00	
ORANGE LAKE COUNTRY	UNSECURED	NA	626.35	626.35	50.76	.00	
NATIONAL AUTO FINANC	SECURED	11,750.00	.00	.00	.00	.00	
MARQUETTE CONSUMER F	SECURED	18,175.00	22,872.52	22,325.00	2,600.24	2,633.38	
COUNTRYWIDE HOME LEN	SECURED	45,192.00	.00	.00	.00	.00	
MARQUETTE CONSUMER F	UNSECURED	4,150.00	.00	547.52	44.38	.00	
COUNTRYWIDE HOME LEN	SECURED	NA	.00	.00	.00	.00	
NATIONAL AUTO FINANC	UNSECURED	7,346.00	12,131.46	12,131.46	983.25	.00	
TRIAD FINANCIAL CORP	SECURED	12,175.00	21,014.03	.00	.00	.00	
TRIAD FINANCIAL CORP	UNSECURED	9,282.00	NA	NA	.00	.00	

Attorney fees paid and disclosed by debtor

Summary of Disbursements to Creditors:		=======	•=======
 	Claim Allowed	Principal Paid	Int. Paid
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	22,325.00	2,600.24	2,633.38
All Other Secured	.00	.00	.00
TOTAL SECURED:	22,325.00	2,600.24	2,633.38
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
 GENERAL UNSECURED PAYMENTS: 	27,569.47	2,234.49	.00 .00

Disbursements:				
Expenses of Administration Disbursements to Creditors	\$ \$	4,381.89 7,468.11		
TOTAL DISBURSEMENTS:			\$ 11,850.00	

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2010 /s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.